

Commissioner of Securities & Insurance  
Office of the Montana State Auditor

840 Helena Ave.  
Helena MT 59601

Phone: 406-444-2040  
1-800-332-6148

Fax: 406-444-3497

E-mail: [insurancecommissioner@mt.gov](mailto:insurancecommissioner@mt.gov)

## WILDFIRE PREPAREDNESS

REDUCING RISK,  
PROTECTING ASSETS



**What you need to  
know about your  
homeowners insurance  
before you fall victim  
to a wildfire**



**[www.csi.mt.gov](http://www.csi.mt.gov)**

### Could your Montana home survive a Wildfire?

These suggestions are just a few of the steps you can take to minimize risk and to improve the chances your home will survive in case of fire.

- Keep rakes, hoes, axes, and shovels handy for use in fighting a small fire around your home;
- Plan a fire escape route to safe areas, such as meadows, rock outcrops, and wide roads;
- Create a survivable zone around your home. Keep weeds, pine needles and debris 10 feet from your home. Clear brush back at least 150 feet. Trees should be individually spaced within a distance equal to the height of the two tallest trees around your home. Prune trees in this area to a height of 10 feet. If your home is on a slope, the “defensible space” should be larger than 150 feet below the home;
- Move firewood away from the house;
- Clean leaves and pine needles from roof and rain gutters;
- Screen chimneys and incinerators;
- Keep tree branches at least 15 feet away from chimneys or stovepipes;

- Visibly display your name and house number in front of your property to assist firefighters in locating your home;
- Make sure your driveway is spacious enough for fire vehicles. Provide a second way out or an alternate escape route;
- Clear a 10 foot area around your BBQ and put a metal screen over the grill.

### Your Homeowners Insurance

**Q: Do you have adequate coverage on your home and home’s contents?**

Call your insurance agent to request a review of your homeowners’ coverage. Read your policy so you are prepared to ask questions.

**Q: Do you have a *Personal Property Inventory Sheet*, listing the personal property you own?**

The Office of the Montana State Auditor’s website has one you can print or use as a guide to create your own. Visit the website at [www.csi.mt.gov](http://www.csi.mt.gov) and locate the ‘Consumer’ page to find the ‘Home Inventory Checklist’.

# Fire Preparedness and your Homeowners Insurance

---

## **Q: Do you have *Replacement Cost Coverage* or *Actual Cash Value Coverage* on your dwelling?**

**Replacement Cost** is what it would cost to completely replace your house or any part of it, or replace your belongings with new items of “like kind and quality” without deduction for depreciation. Rebuilding your home could cost more or less than the “market value” of your house.

**Actual Cash Value** is the cost to repair or replace the damaged property with materials of “like kind and quality”, less depreciation of the damaged property. This generally applies to your “Contents” coverage but there are policies that pay ACV on dwellings.

## **Q: Do you know where your important documents are, such as insurance policies, mortgage papers, credit cards, bank books, medication information, etc.?**

If possible, keep these in a safe deposit box away from your home. Otherwise, at a minimum, store these in an easily accessible fire proof box or safe in the event you must evacuate in a hurry. When you have these papers available after a fire, it saves time dealing with your insurance company and any other involved party.

## **Q: Do you know what to do with your pets?**



Arrange a safe location for pets/ livestock in advance. They cannot be taken to the evacuation shelter.

## **Q: Do you know what to do immediately following a fire?**

- Do not enter the site. Fires can rekindle from hidden, smoldering remains.
- Be watchful of structural damage. Roofs and floors may be damaged and subject to collapse.
- If you have to leave your home, it may be necessary to board up openings to discourage trespassers.
- Begin immediately to save receipts for any expenses. These receipts are important to show the insurance company what money you have spent related to the fire loss and also to verify losses claimed on your income tax.
- Do not throw away any damaged goods until after an inventory is made. All damages are taken into consideration in developing your insurance claim.

- If you are considering contracting for inventory or repair services, discuss your plans with your insurance company first. It helps to have everyone on the same page.
- Give notice of your loss to your insurance agent as soon as possible.
- If you are not insured, your recovery from a fire loss is based upon your own resources and help from your community. Private organizations that may be sources of aid or information:
  - American Red Cross
  - Salvation Army
  - Religious organizations
  - Department of Social Services
  - State or municipal emergency services office
  - Non-profit crisis counseling centers

## **Q: Who do you contact for restoration of your home (if not a total loss) and personal belongings?**

There are companies that specialize in the restoration of fire damaged structures and personal property. Whether you or your insurer employs this type of service, be clear on who will pay. Be sure to request a cost estimate for the work. Before any company is hired, check their references.

These companies provide a range of services that may include some or all of the following:

- \* Securing the site against further damage;
- \* Estimating structural damage;
- \* Repairing structural damage;
- \* Estimating the cost to repair or renew items or personal property;
- \* Packing, transportation, and storage of household items;
- \* Securing appropriate cleaning or repair subcontractors;
- \* Storing repaired items until needed.

## **Q: Do you know what to do if you drive into or find yourself trapped by wildfire?**

You have a better chance of survival if you remain in your vehicle. Do not drive through dense smoke. Roll up windows and close air vents. Get on the floor and, if possible, cover with a blanket or coat. Stay in vehicle until main fire passes.

---

Monica J. Lindeen  
Commissioner of Securities &  
Insurance  
Office of the State Auditor

840 Helena Ave.  
Helena MT 59601

Phone: 406-444-2040

1-800-332-6148

Fax: 406-444-3497

E-mail: [insurancecommissioner@mt.gov](mailto:insurancecommissioner@mt.gov)